

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Heather L Lehr
Debtor

Case No. 17-03926-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Dec 15, 2022

User: AutoDocke
Form ID: 3180W

Page 1 of 5
Total Noticed: 73

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 17, 2022:

Recip ID	Recipient Name and Address
db	+ Heather L Lehr, 700 HILLCREST RD, York, PA 17403-4112
cr	Discover Student Loans, PO BOX 6107, Carol Stream, IL 60197-6107
4971353	+ United States Senate F, 2750 Eisenhower Ave, Alexandria, VA 22314-4553
5012456	+ York Hospital, 1001 S. George St, York, PA 17403-3645

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: ECMCBKNotices@ecmc.org	Dec 15 2022 18:50:00	ECMC, ECMC, PO Box 16408, St. Paul, MN 55116-0408
4971291	Email/Text: ebnbankruptcy@ahm.honda.com	Dec 15 2022 18:50:00	American Honda Finance, Po Box 168088, Irving, TX 75016
4971290	+ Email/Text: bncnotifications@pheaa.org	Dec 15 2022 18:50:00	Aes/slm Trust, Pob 61047, Harrisburg, PA 17106-1047
5007889	Email/PDF: bncnotices@becket-lee.com	Dec 15 2022 19:04:41	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4971292	+ Email/PDF: bncnotices@becket-lee.com	Dec 15 2022 19:04:33	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
4971293	+ EDI: BANKAMER.COM	Dec 15 2022 23:53:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
5007780	+ EDI: BANKAMER2.COM	Dec 15 2022 23:53:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
4971294	+ EDI: TSYS2	Dec 15 2022 23:53:00	Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
4971297	+ EDI: CAPITALONE.COM	Dec 15 2022 23:53:00	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
4971296	+ EDI: CAPITALONE.COM	Dec 15 2022 23:53:00	Capital One, General Correspondence, Po Box 30285, Salt lake City, UT 84130-0285
4998474	Email/PDF: bncnotices@becket-lee.com	Dec 15 2022 19:04:41	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4971299	+ Email/Text: bankruptcy@cavps.com	Dec 15 2022 18:50:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
4994744	+ Email/Text: bankruptcy@cavps.com	Dec 15 2022 18:50:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
4971303	+ EDI: CITICORP.COM	Dec 15 2022 23:53:00	Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040

5000891	EDI: Q3G.COM	Dec 15 2022 23:53:00	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
4971305	+ EDI: CITICORP.COM	Dec 15 2022 23:53:00	Citibank/The Home Depot, Citicorp Cr Svrs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
4971306	+ EDI: CITICORP.COM	Dec 15 2022 23:53:00	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
4971307	+ EDI: WFNNB.COM	Dec 15 2022 23:53:00	Comenity Bank/Ashley Stewart, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
4971308	EDI: WFNNB.COM	Dec 15 2022 23:53:00	Comenity Bank/Bon Ton, Attn: Bankruptcy, Po Box 18215, Columbus, OH 43218
4971309	+ EDI: WFNNB.COM	Dec 15 2022 23:53:00	Comenity Bank/Fashion Bug, Po Box 182125, Columbus, OH 43218-2125
4971310	+ EDI: WFNNB.COM	Dec 15 2022 23:53:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
4971311	+ EDI: WFNNB.COM	Dec 15 2022 23:53:00	Comenity Bank/Maurices, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
4971313	+ EDI: WFNNB.COM	Dec 15 2022 23:53:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
4971312	+ EDI: WFNNB.COM	Dec 15 2022 23:53:00	Comenity Bank/nwyrk&co, 220 W Schrock Rd, Westerville, OH 43081-2873
4971314	+ EDI: WFNNB.COM	Dec 15 2022 23:53:00	Comenitycapital/boscov, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
4971315	Email/PDF: DellBKNotifications@resurgent.com	Dec 15 2022 18:54:16	Dell Financial Services, Attn: Bankruptcy, Po Box 81577, Austin, TX 78708
4975840	EDI: DISCOVER.COM	Dec 15 2022 23:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4971316	+ EDI: DISCOVER.COM	Dec 15 2022 23:53:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
4975928	+ EDI: DISCOVERSLS.COM	Dec 15 2022 23:53:00	Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925
4971317	+ EDI: DISCOVERSLS.COM	Dec 15 2022 23:53:00	Discover Student Loans, Po Box 30948, Salt Lake City, UT 84130-0948
5084267	Email/Text: ECMCBKNotices@ecmc.org	Dec 15 2022 18:50:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
5084268	Email/Text: ECMCBKNotices@ecmc.org	Dec 15 2022 18:50:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408, ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
4971318	Email/Text: collecadminbankruptcy@fnni.com	Dec 15 2022 18:50:00	First National Bank, Attn: FNN Legal Dept, 1620 Dodge St Mailstop Code 3290, Omaha, NE 68191
4972125	Email/Text: collecadminbankruptcy@fnni.com	Dec 15 2022 18:50:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
4971319	EDI: IRS.COM	Dec 15 2022 23:53:00	Internal Revenue Service, 1111 Constitution Ave, Washington, DC 20224
4971301	EDI: JPMORGANCHASE	Dec 15 2022 23:53:00	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
4971320	+ Email/Text: bknottificationdistribution@jhcapitalgroup.com	Dec 15 2022 18:50:00	Jh Portfolio Debt Equities LLC, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
4971321	+ Email/Text: PBNCNotifications@perituservices.com	Dec 15 2022 18:50:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043

5009958	Email/PDF: resurgentbknotifications@resurgent.com	Dec 15 2022 18:54:20	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4971323	Email/Text: camanagement@mtb.com	Dec 15 2022 18:50:00	M & T Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203
4971322	Email/Text: camanagement@mtb.com	Dec 15 2022 18:50:00	M & T Bank, Po Box 844, Buffalo, NY 14240
4983398	Email/Text: camanagement@mtb.com	Dec 15 2022 18:50:00	M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288
4991744	+ Email/Text: camanagement@mtb.com	Dec 15 2022 18:50:00	M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
5006201	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 15 2022 18:50:00	Midland Funding, LLC, Midland Credit Management, Inc. as agent, Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011
4971324	+ Email/Text: bnc@nordstrom.com	Dec 15 2022 18:50:10	Nordstrom Fsb, Correspondence, Po Box 6555, Englewood, CO 80155-6555
4971325	+ Email/Text: bankruptcynotices@psecu.com	Dec 15 2022 18:50:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
4983516	+ Email/Text: bncnotifications@pheaa.org	Dec 15 2022 18:50:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
4971332	EDI: PRA.COM	Dec 15 2022 23:53:00	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
4982596	EDI: PRA.COM	Dec 15 2022 23:53:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4971597	+ EDI: RECOVERYCORP.COM	Dec 15 2022 23:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5012338	EDI: Q3G.COM	Dec 15 2022 23:53:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4971333	+ Email/Text: bkdepartment@rtresolutions.com	Dec 15 2022 18:50:00	Real Time Resolutions, Attn: Bankruptcy, Po Box 36655, Dallas, TX 75235-1655
4971334	+ EDI: CITICORP.COM	Dec 15 2022 23:53:00	Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189
4971335	+ EDI: RMSC.COM	Dec 15 2022 23:53:00	Synch Bank/American Eagle, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
4971336	+ EDI: RMSC.COM	Dec 15 2022 23:53:00	Synch/wolf Furniture, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
4971337	+ EDI: RMSC.COM	Dec 15 2022 23:53:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
4971338	+ EDI: RMSC.COM	Dec 15 2022 23:53:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
4971339	+ EDI: RMSC.COM	Dec 15 2022 23:53:00	Synchrony Bank/American Eagle, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
4971342	+ EDI: RMSC.COM	Dec 15 2022 23:53:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
4971343	+ EDI: RMSC.COM	Dec 15 2022 23:53:00	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
4971344	+ EDI: RMSC.COM	Dec 15 2022 23:53:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
4971346	+ EDI: RMSC.COM	Dec 15 2022 23:53:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

4971348	+ EDI: RMSC.COM	Dec 15 2022 23:53:00	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
4971350	+ EDI: RMSC.COM	Dec 15 2022 23:53:00	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
4971351	+ EDI: RMSC.COM	Dec 15 2022 23:53:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
5013067	+ Email/Text: bncmail@w-legal.com	Dec 15 2022 18:50:00	TD BANK USA, N.A., C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
4971352	+ EDI: WTRRNBNK.COM	Dec 15 2022 23:53:00	Target, C/O Financial & Retail Svrs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
4971354	+ EDI: WFFC2	Dec 15 2022 23:53:00	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657
5014029	Email/PDF: bncnotices@becket-lee.com	Dec 15 2022 19:04:41	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 69

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4971295	*+	Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
4971298	*+	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
4971300	*+	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
4971304	*+	Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
4971302	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
4971326	*+	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
4971327	*+	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
4971328	*+	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
4971329	*+	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
4971330	*+	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
4971331	*+	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
4971340	*+	Synchrony Bank/American Eagle, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
4971341	*+	Synchrony Bank/American Eagle, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
4971345	*+	Synchrony Bank/Old Navy, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
4971347	*+	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
4971349	*+	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001

TOTAL: 0 Undeliverable, 17 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 17, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 15, 2022 at the address(es) listed below:

Name	Email Address
Chad James Julius	on behalf of Debtor 1 Heather L Lehr cjulius@ljacobsonlaw.com brhoades@ljacobsonlaw.com;derashade527@outlook.com
Denise E. Carlon	on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com bkgroup@kmllawgroup.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Heather L Lehr	Social Security number or ITIN xxx-xx-9975
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court Middle District of Pennsylvania		
Case number: 1:17-bk-03926-HWV		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Heather L Lehr

By the court:12/15/22Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.